



**1. Terms and Conditions for the Green Money Card Prepaid MasterCard®**  
This document constitutes the agreement ("Agreement") outlining the terms and conditions under which the Green Money Card™ has been issued to you. By accepting and using this card, you agree to be bound by the terms and conditions contained in this Agreement. In this Agreement, "Card" means the Green Money Card Prepaid MasterCard issued to you by MetaBank. "You" and "your" means the person or persons who have received the Card and are authorized to use the Card as provided for in this Agreement. "We," "us," and "our" mean MetaBank, our successors, affiliates or assignees. The Card will remain the property of MetaBank and must be surrendered upon demand. The Card is nontransferable, and it may be canceled, repossessed, or revoked at any time without prior notice subject to applicable law. Please read this Agreement carefully and keep it for future reference.

**2. Definitions**  
The Card is a prepaid card. The Card allows you to access funds that are placed on the Card. The Card does not constitute a checking, savings or other bank account and is not connected in any way to any other account you may have. The Card is not a credit card. You will not receive any interest on your funds on the Card. **Authorized Users:** You may also permit another person to have access to your Card or Card number. However, if you do, you are liable for all transactions made with the Card or Card number by those persons. You must notify us to revoke permission for any person you previously authorized to use your Card. You are responsible for all transactions and fees incurred by you or any other person you have authorized. If you tell us to revoke another person's use of your Card, we may revoke your Card and issue a new Card with a different number. You are wholly responsible for the use of each Card according to the terms of this Agreement. **Personal Identification Number ("PIN"):** You will select a Personal Identification Number ("PIN") at the time you call in to activate your card. With your PIN, you may use your Card. (i) to obtain Cash from any Automated Teller Machine ("ATM") or (ii) at any Point-of-Sale (POS) device which requires entry of a PIN, that bears the MasterCard®, Maestro®, Cirrus® or Pulse® brands. You may call customer service to change your PIN number if you should desire. All ATM transactions are treated as Cash withdrawal transactions. You should not write or keep your PIN with your Card. You are limited to three consecutive PIN entries that fail per ATM request. If you believe that anyone has gained unauthorized access to your PIN, you should advise us immediately, following the procedures in the paragraph labeled "Your Liability for Unauthorized Transfers." **Loading Your Card:** You may add funds to your Card, called "value loading", at any time. The amount of each value load must be at least \$10.00. There is a limit of three loads per day on your Card. However, the maximum value load you may place on your Card when aggregated with any other Cards you have authorized is restricted to a maximum of \$2,500. You agree to present the Card and meet identification requirements to complete load transactions as may be required from time to time.

**3. Using Your Card**  
You may use your Card to purchase or lease goods or services wherever the Card is honored as long as you do not exceed the value available on your Card. You are responsible for all transactions initiated by use of your Card. If you permit someone else to use your Card we will treat this as if you have authorized such use and you will be responsible for any transactions made subject to such use. If you do not have enough value loaded on your Card you can instruct the merchant to charge a part of the purchase to the Card and pay the remaining amount with cash or another card. These are called "split transactions". Some merchants do not allow cardholders to conduct split transactions. Some merchants will only allow you to do a split transaction if you pay the remaining amount in cash. If you use your Card number without presenting your Card (such as for a mail order or telephone purchase), the legal effect will be the same as if you used the Card itself. For security reasons, we may limit the amount or number of transactions you can make on your Card. Your Card cannot be redeemed for cash. You may use your Card to access cash at an Automated Teller Machine (ATM). You may not use your Card for any illegal transactions, use at casinos, and any gambling activity. You are restricted to 3 ATM withdrawals per day with a maximum withdrawal value of \$500.00. You may get up to three cash advances (where available) per day. You may use the Money Sharing feature of your card for a maximum \$1,000.00 per transaction and a limit of three transactions per day with an aggregate maximum of \$3,000.00. The maximum value on your card is of \$9,999.99. You should keep track of the amount of value loaded on Cards issued to you. You may call us at the Customer Service number shown on your Card and listed below at any time to obtain the current value on your Card. To reach us, call toll-free 866-852-6435 for the balance. Our business hours are Monday through Friday, 8 a.m. to 5 p.m. CST, excluding bank holidays. Each time you use your Card, you authorize us to reduce the value available on your Card by the amount of the transaction. You are not allowed to exceed the available amount on your Card through an individual transaction or a series of transactions. Nevertheless, if a transaction exceeds the balance of the funds available on your Card (creating a "negative balance") you shall remain fully liable to us for the amount of the transaction. We reserve the right to bill you for any negative balance. You agree to pay us promptly for the negative balance. We also reserve the right to cancel this Card should you create one or more negative balances with your Card. You do not have the right to stop payment on any purchase transaction originated by use of your Card. If you authorize a transaction and then fail to make a purchase of that item as planned, the approval may result in a hold for that amount of funds for up to ten (10) days.

**4. Returns and Refunds**  
If you are entitled to a refund for any reason for goods or services obtained with your Card, you agree to accept credits to your Card for such refunds. The amounts credited to your Card for refunds may not be available for up to five (5) days from the date the refund transaction occurs.

**5. International Transaction Fee**  
If you obtain your funds (or make a purchase) in a currency or country other than the currency or country in which your Card was issued, the amount deducted from your funds will be converted by MasterCard into an amount in the currency of your Card. MasterCard will establish a currency conversion rate for this convenience using a rate selected by MasterCard from the range of rates available in wholesale currency markets for the applicable central processing date which may vary from the rate MasterCard itself receives, or the government-mandated rate in effect for the applicable central processing date, in each instance, plus or minus any adjustment determined by the Issuer. This percentage amount is independent of any amount taken by the Issuer in accordance with the following section of these Terms & Conditions. If you obtain your funds in a currency or country other than the currency or country in which your Card was issued, the Issuer may increase the currency conversion rate (described in the immediately preceding section) up to an additional 2% and will retain this amount as compensation for its services. This charge is independent of the currency conversion rate established by MasterCard.

**6. Receipts**  
You should get a receipt at the time you make a transaction or obtain cash using your Card. You agree to retain your receipt to verify your transactions.

**7. Periodic Statements**  
Statements in electronic format will be made available free of charge on-line at the Green Money Card Website Cardholder Section ([www.greenmoneycard.com](http://www.greenmoneycard.com)) during each month in which a transaction occurs. You may choose to have a paper statement mailed to you. However, there is a fee for this service. You may obtain information about the amount of money you have remaining in your card account by calling 866-852-6435. This information, along with a 60-day history of account transactions, is also available on-line at the Green Money Card Website Cardholder Section ([www.greenmoneycard.com](http://www.greenmoneycard.com)). You also have the right to obtain a sixty (60) day written history of account transactions by calling 866-852-6435 or by writing us at Green Money Card, PO Box 1680, Agoura Hills CA 91376.

**8. Confidentiality**  
We may disclose information to third parties about your Card or the transactions you make:(1) Where it is necessary for completing transactions; (2) In order to verify the existence and condition of your Card for a third party, such as merchant; (3) In order to comply with government agency, court order, or other legal reporting requirements; (4) If you give us your written, or; (5) To our employees, auditors, affiliates, service providers, or attorneys as needed.

**9. Our Liability for Failure to Complete Transactions**  
In no event will we be liable for consequential damages (including lost profits), extraordinary damages, special or punitive damages. We will not be liable, for instance: (1) If, through no fault of ours, you do not have enough funds available on your Card to complete the transaction; (2) If a merchant refuses to accept your Card; (3) If an

ATM where you are making a cash withdrawal does not have enough cash; (4) If an electronic terminal where you are making a transaction does not operate properly, and you knew about the problem when you initiated the transaction; (5) If access to your Card has been blocked after you reported your Card lost or stolen; (6) If there is a hold or your funds are subject to legal process or other encumbrance restricting their use; (7) If we have reason to believe the requested transaction is unauthorized; (8) If circumstances beyond our control (such as fire, flood or computer or communication failure) prevent the completion of the transaction, despite reasonable precautions that we have taken; (9) Any other exception stated in our Agreement with you.

**10. Fees and Charges 'PayDay 01' Green Money Card Program**

Card Activation	Free
Domestic POS Signature Transaction	Free
Cash back at Merchant (where available)	Free
Domestic ATM Withdrawal (1)	\$1.50 plus any charges by owner of ATM
Domestic POS PIN Transaction	\$0.50
Domestic ATM Decline	\$0.50
Domestic POS Decline	\$0.50
Domestic Balance Inquiry	\$0.50
Money Sharing Transaction	\$1.99
Bank Teller Cash Back (2)	\$4.95
ACH Transfer - Card to Account (3)	\$1.99
Cardholder Reload	A Fee will be charged by retailers, up to \$4.95
Monthly Maintenance	Free - with a minimum direct deposit of \$500 per month OR \$1.99 billed on prepaid cardholder's cycle date
<b>International Charges</b>	
International ATM Withdrawal	\$3.95
International ATM Decline	\$0.50
International POS PIN Transaction	\$1.00
International POS Signature Transaction	\$1.00
International POS Decline	\$0.50
International Balance Inquiry	\$0.50
International Bank Teller Cash Back	\$6.50
International Currency Conversion	2%
<b>Other Charges</b>	
Bill Pay (fee per bill)	\$1.00
Web-Access / Web Transaction Reports	Free
IVR Support (1 Free per Mo.)	\$0.75
Live-Operator (1 Free per Mo.)	\$5.00
Account Liquidation	\$14.95
Lost and Stolen Card Replacement	\$14.95
Expedite Card Replacement with Courier Delivery	\$60.00
Dormancy (90 days of inactivity - charged monthly if account is inactive)	\$2.99
Paper Statement	\$2.50
<b>NOTES</b>	
(1) One Free Transaction per Month with minimum direct deposit of \$500 in that Month, plus any charges by owner of ATM.	
(2) Two Free Transactions per Month, with minimum direct deposit of \$500 in that Month,	
(3) Free transactions for the month, with minimum direct deposit of \$500 in that Month.	

**11. Your Liability for Unauthorized Transfers**

Tell us AT ONCE if you believe your Card has been lost or stolen. Telephoning toll-free at 866-852-6435 is the best way of keeping your possible losses down. You may not be liable for unauthorized use of your Card provided that you notify us within a reasonable time after learning of the loss or theft of your Card. A transaction will be considered unauthorized if it is initiated by someone other than you without your authority, or you receive no benefit from the transaction, or if we do conclude, in our sole discretion, that the facts and circumstances do reasonably support a claim of unauthorized use. Reasonable time will be determined in our sole discretion based on the circumstances but will not be less than 60 days from the transaction date. If your Card has been lost or stolen, we will close your Card to keep losses down. We reserve the right to investigate any claim you may make with respect to a lost or stolen Card, and you agree to cooperate with such investigation. We may ask you for a written statement, affidavit or other information in support of the claim. Also, if your transaction history shows transactions that you did not make, tell us at once. If you do not tell us within 60 days after the transaction history was made available to you, you may not get back any money you lost after the 60 days if we can prove that we could have stopped someone from making the unauthorized transaction if you had told us in time. Our liability is limited to reimbursing you for the face amount of any unauthorized transaction.

**12. Other Terms**

Your Card and your obligations under this Agreement may not be assigned. We may transfer our rights under this Agreement. Use of your Card is subject to all applicable rules and customs of any clearinghouse or other association involved in transactions. We do not waive our rights by delaying or failing to exercise them at anytime. If any provision of this Agreement shall be determined to be invalid or unenforceable under any rule, law, or regulation of any governmental agency, local, state, or federal, the validity or enforceability of any other provision of this Agreement shall not be affected. This Agreement will be governed by the law of the State of South Dakota except to the extent governed by federal law.

**13. Amendment and Cancellation**

We may amend or change the terms of this Agreement at any time. You will be notified of any change in the manner provided by applicable law prior to the effective date of the change. However, if the change is made for security purposes, we can implement such change without prior notice. We may cancel or suspend your Card or this Agreement at any time. You may cancel this Agreement by returning the Card to us. Your termination of this Agreement will not affect any of our rights or your obligations arising under this Agreement prior to termination.

**14. Information About Your Right to Dispute Errors**

In case of errors or questions about your Card transactions, call 866-852-6435 or write to PO Box 1680, Agoura Hills CA 91376 customer service if you think your statement or receipt is wrong or if you need more information about a transaction listed on the statement or receipt. You must contact us no later than sixty (60) days after the FIRST statement on which the problem or error appeared is available on the Green Money Card website. (1) Provide your name and Card number (if any); (2) Describe the error or the transaction you are unsure about, and explain why you believe it is an error or why you need more information; (3) Provide the dollar amount of the suspected error. If you provide this information orally, we may require that you send your complaint or question in writing within ten (10) business days. We will determine whether an error occurred within ten (10) business days



after we hear from you and will correct any error promptly. If we need more time, however, we may take up to forty-five (45) days to investigate your complaint or question. If we ask you to put your complaint or question in writing and you do not provide it within ten (10) business days, we may not credit your Card. For errors involving new Cards, point-of-sale, or foreign-initiated transactions, we may take up to ninety (90) days to investigate your complaint or question. We will tell you the results within three (3) business days after completing the investigation. If we decide that there was no error, we will send you a written explanation. Copies of the documents used in the investigation may be obtained by contacting: Green Money Card, PO Box 1680, Agoura Hills CA 91376.

**15. Privacy and Data Protection**

(i) Information we collect ("Cardholder Information"): (a) Information about purchases made with the Card, such as date of purchase, amount and place of purchase. (b) Information you provide to us when you apply for a Card, or for replacement Cards or when you contact us with customer service issues, such as name, address, phone number. (ii) Information Security: Only those persons who need it to perform their job responsibilities are authorized to have access to Cardholder Information. In addition, we maintain physical, electronic and procedural security measures that comply with federal regulations to safeguard Cardholder Information. (iii) Disclosure: We may use Cardholder Information to provide customer services, to process claims for lost or stolen Cards, to develop marketing programs, to help protect against fraud and to conduct research and analysis. In addition, it is often necessary for us to disclose Cardholder Information for the same purposes to companies that work with us. For example, we may provide certain Cardholder Information to companies that perform business operations or services, including marketing services, on our behalf. We may also provide certain Cardholder Information to others as permitted by law, such as government entities or other third parties in response to subpoenas. **Telephone Monitoring/Recording** - From time to time we may monitor and/or record telephone calls between you and us to assure the quality of our customer service or as required by applicable law.

**16. No Warranty Regarding Goods and Services**

We are not responsible for the quality, safety, legality, or any other aspect of any goods or services you purchase with your Card.

**17. Arbitration**

(a) Purpose: This Arbitration Provision sets forth the circumstances and procedures under which claims (as defined below) may be arbitrated instead of litigated in court. (b) Definitions: As used in this Arbitration Provision, the term "Claim" means any claim, dispute or controversy between you and us arising from or relating to the Card or this Agreement as well as any related or prior agreement that you may have had with us or the relationships resulting from this Agreement, including the validity, enforceability or scope of this Arbitration Provision or the Agreements. "Claim" includes claims of every kind and nature, including but not limited to initial claims, counterclaims, cross-claims and third-party claims and claims based upon contract, tort, fraud and other intentional torts, statutes, regulations, common law and equity. The term "Claim" is to be given the broadest possible meaning that will be enforced and includes, by way of example and without limitation, any claim, dispute or controversy that arises from or relates to (i) your Card, or the Cards of any Additional Cardholders designated by you; (ii) the amount of Available Funds on the Cards; (iii) advertisements, promotions or oral or written statements related to the Cards, goods or services purchased with the Cards; (iv) the benefits and services related to the Cards; and (v) your enrollment for any Card. We shall not elect to use arbitration under the Arbitration Provision for any Claim that you properly file and pursue in a small claims court of your state or municipality so long as the Claim is individual and pending only in the court. As used in the Arbitration Provision, the terms "we" and "us" shall for all purposes mean the Bank, wholly or majority owned subsidiaries, affiliates, licensees, predecessors, successors, and assigns; and all of their agents, employees, directors and representatives. In addition, "we" or "us" shall include any third party using or providing any product, service or benefit in connection with any Cards (including, but not limited to merchants who accept the Card, third parties who use or provide services, debt collectors and all of their agents, employees, directors and representatives) if, and only if, such third party is named as a co-party with us (or files a Claim with or against us) in connection with a Claim asserted by you. As solely used in this Arbitration Provision, the terms "you" or "yours" shall mean all persons or entities approved by us to have and/or use a Card, including but not limited to all persons or entities contractually obligated under any of the Agreements and all Additional Cardholders. (c) Initiation of Arbitration/Proceeding/Selection of Administrator: Any Claim shall be resolved, upon the election by you or us, by arbitration pursuant to this Arbitration Provision and the code of procedures of the national arbitration organization to which the Claim is referred in effect at the time the Claim is filed. Claims shall be referred to either the National Arbitration Forum ("NAF"), Judicial Arbitration and Mediation Services ("JAMS"), or the American Arbitration Association ("AAA"), as selected by the party electing to use arbitration. If a selection by us of one of these organizations is unacceptable to you, you shall have the right within 30 days after you receive notice of our election to select either of the other organizations listed to serve as arbitrator administrator. For a copy of the procedures, to file a Claim or for other information about these organizations, contact them as follows: (i) the NAF at P.O. Box 50191, Minneapolis, MN 55404; website at [www.arbitration-forum.com](http://www.arbitration-forum.com); (ii) JAMS at 1920 Main Street, Suite 300, Los Angeles, CA 92614; website at [www.jamsadr.com](http://www.jamsadr.com); (iii) AAA at 335 Madison Avenue, New York, NY 10017; website at [www.adr.org](http://www.adr.org).

(d) Significance of Arbitration: IF ARBITRATION IS CHOSEN BY ANY PARTY WITH RESPECT TO A CLAIM, NEITHER YOU NOR WE WILL HAVE THE RIGHT TO LITIGATE THAT CLAIM IN COURT OR HAVE A JURY TRIAL ON THAT CLAIM, OR TO ENGAGE IN DISCOVERY EXCEPT AS PROVIDED FOR IN THE CODE OF PROCEDURES OF THE NAF, JAMS, OR AAA, AS APPLICABLE (THE "CODE"). FURTHER, YOU WILL NOT HAVE THE RIGHT TO PARTICIPATE IN A REPRESENTATIVE CAPACITY OR AS A MEMBER OF ANY CLASS OF CLAIMANTS PERTAINING TO ANY CLAIM SUBJECT TO ARBITRATION. EXCEPT AS SET FORTH BELOW, THE ARBITRATOR'S DECISION WILL BE FINAL AND BINDING. NOTE THAT OTHER RIGHTS THAT YOU WOULD HAVE IF YOU WENT TO COURT ALSO MAY NOT BE AVAILABLE IN ARBITRATION. (e) Restrictions on Arbitration: If either party elects to resolve a Claim by arbitration, that Claim shall be arbitrated on an individual basis. There shall be no right or authority for any Claims to be arbitrated on a class action basis or on bases involving Claims brought in a purported representative capacity on behalf of the general public, other Cardholders or other persons similarly situated. The arbitrator's authority to resolve Claims is limited to Claims between you and us alone, and the arbitrator's authority to make awards is limited to you and us alone. Furthermore, Claims brought by you against us or by us against you may not be joined or consolidated in arbitration with Claims brought by or against someone other than you, unless otherwise agreed to in writing by all parties. (f) Location of Arbitration/Payment of Fees: Any arbitration hearing that you attend shall take place in the federal judicial district of your residence. At your written request, we will consider in good faith making a temporary advance of all or part of the filing administrative and/or hearing fees for any Claim you initiate as to which you or we seek arbitration. At the conclusion of the arbitration (or any appeal thereof), the arbitrator (or panel) will decide who will ultimately be responsible for paying the filing, administrative and/or hearing fees in connection with the arbitration (or appeal). If and to the extent you incur filing, administrative and/or hearing fees in arbitration, including for any appeal, exceeding the amount they would have been if the Claim had been brought in the state or federal court which is closest to your billing address and would have had jurisdiction over the Claim, we will reimburse you to that extent unless the arbitrator (or panel) determines that the fees were incurred without any substantial justification. (g) Arbitration Procedures: This Arbitration Provision is made pursuant to a transaction involving interstate commerce, and shall be governed by the Federal Arbitration Act, 9 U.S.C. Sections 1-16, as it may be amended (the "FAA"). The arbitration shall be governed by the applicable Code, except that (to the extent enforceable under the FAA) this arbitration Provision shall control if it is inconsistent with the applicable Code. The arbitrator shall apply applicable substantive law consistent with the FAA and applicable statutes of limitations and shall honor claims of privilege recognized at law and, at the timely request of either party, shall provide a brief written explanation of the basis for the decision. In conducting the arbitration proceeding, the arbitrator shall not apply the Federal or any state rules of civil procedure or rules of evidence. Either party may submit a request to the arbitrator to expand the scope of discovery allowable under the applicable Code. The party submitting such a request must provide a copy to the other party, who may submit objections to the arbitrator with a copy of the objections provided to the request party, within fifteen (15) days of receiving the requesting party's notice. The granting or denial of such request will be in the sole discretion of the arbitrator who shall notify the parties of his/her decision within twenty (20) days of the objecting party's submission. The arbitrator shall take reasonable steps to preserve the privacy of individuals, and of business matters. Judgment upon the award rendered by the arbitrator may be entered in any court having jurisdiction. The arbitrator's decision will be final and binding, except for any right of appeal provided by the FAA. However, any party can appeal that award to a three-arbitrator panel administered by the same arbitration organization, which shall consider anew any aspect of the initial award objected to by the appealing party. The appealing party shall have thirty (30) days from the date of entry of the written arbitration award to notify the

arbitration organization that it is exercising the right of appeal. The appeal shall be filed with the arbitration organization in the form of a dated writing. The arbitration organization will then notify the other party that the award has been appealed. The arbitration organization will appoint a three-arbitrator panel which will conduct an arbitration pursuant to its Code and issue its decision within one hundred twenty (120) days of the date of the appellant's written notice. The decision of the panel shall be by majority vote and shall be final and binding. (h) Continuation: This Arbitration Provision shall survive termination of your Card as well as voluntary payment of the debt in full by you, any legal proceeding by us to collect a debt owed by you, and any bankruptcy by you or us. If any portion of this Arbitration Provision is deemed invalid or unenforceable under any principle or provision of law or equity, consistent with the FAA, it shall not invalidate the remaining portions of this Arbitration Provision, the Agreement or any prior agreement you may have had with us, each of which shall be enforceable regardless of such invalidity.

**Privacy Disclosure**

**Privacy Disclosure** This Privacy Disclosure explains the privacy policies of MetaBank and Private Network Communications Inc. ("Company") with respect to the Green Money Card prepaid card program. We are committed to protecting our customers' privacy and security. This disclosure explains what information we collect about you, with whom we share it, and how you can direct us not to share certain information with certain parties. **DEFINITIONS** We, our, and us, means MetaBank and Company, the marketer for your **Green Money Card Prepaid MasterCard** issued by MetaBank. **You and your**, means customers with a Green Money Card issued by MetaBank, as well as any consumers who enroll for a **Green Money Card Prepaid MasterCard** issued by MetaBank. **Nonpublic personal information** means information about you that we collect in connection with providing a financial product or service to you. Nonpublic personal information does not include information that is available from public sources, such as telephone directories or government records. Hereafter we will use the term "information" to mean nonpublic personal information as defined by this section. **Affiliate**, means a company MetaBank or Company owns or controls, a company that owns or controls MetaBank or Company, or a company that is owned or controlled by the same company that owns or controls MetaBank or Company. Ownership does not mean complete ownership, but means enough to have control. **Nonaffiliated third party**, means a person not employed by MetaBank or Company or a company that is not an affiliate of MetaBank or Company. **Opt out**, means a choice you can make to prevent certain sharing or use of information. We will explain how you can exercise this choice. **INFORMATION WE COLLECT AND DISCLOSE** We collect and may disclose the following information about you: o Information you provide on applications or other forms, such as name, address, e-mail address, social security number, telephone number, and date of birth; o Information about your transactions with us, our affiliates, or other parties, such as card balance, payment history, parties to transactions, and card usage; and o Information we receive from a consumer reporting agency, such as verification of your identity and creditworthiness. We may also collect and disclose information about how users use our Web site, for example, by tracking unique views received by pages of the Web site or the domains from which users originate. This information is not personally identifiable. We may also use "cookies" to track returning users to our Web site. A cookie is a piece of software that a Web server can store on the users' PCs and use to identify the users should they visit the Web site again. Information collected may be associated with nonpublic personal information users provide us through our Web site.

**INFORMATION WE SHARE WITH SERVICE PROVIDERS OR JOINT MARKETERS** We may disclose all of the information we collect, as described above, to companies (including affiliates) that perform services on our behalf, including those who assist us in preparing and mailing statements (if applicable) and responding to customer inquiries. We may provide that information, except for information from consumer reporting agencies, to others who perform marketing services for us and to financial institutions that are not our affiliates with whom we jointly offer financial products or services. You do not have the right to opt out of the disclosure of this information.

**INFORMATION WE SHARE WITH AFFILIATES** Our respective affiliates include non financial companies, and may include financial service providers, such as insurance companies. In addition to the information we share with affiliates that provide services to us, we may share information described above among our respective affiliates in order to provide you with information about additional products and services. You have the choice to opt out from our sharing of information with affiliates although, even if you opt out, we may still disclose your information as permitted by law. **INFORMATION WE SHARE WITH NON AFFILIATED THIRD PARTIES** We may disclose information to third parties who do not belong to our corporate family. These nonaffiliated third parties may include financial services providers, such as mortgage and insurance companies; non financial companies, such as direct marketers, retailers and publishers; and others, such as nonprofit organizations. You have the choice to opt out from our sharing of information with these types of third parties although we may still disclose your information as permitted by law. In addition, we generally will not disclose information to nonaffiliated third parties as long as your billing address is in California or Vermont except as permitted by law.

**YOUR RIGHT TO OPT-OUT OF DISCLOSURES TO AFFILIATES AND NON AFFILIATED THIRD PARTIES** If you prefer that we not share nonpublic personal information about you with third parties, you may opt-out of those disclosures at any time by directing us not to make those disclosures (other than disclosures permitted or required by law). You may opt-out by calling Company's Customer Service at 866-852-6435 or by writing to us at Green Money Card, PO Box 1680, Agoura Hills CA 91376. **INFORMATION SECURITY** We restrict access to nonpublic personal information about you to our employees who have a need to know such information (e.g., to process your transactions). We train our employees on the importance of customer privacy and confidentiality. We also maintain physical, electronic, and procedural safeguards that comply with federal standards to guard the nonpublic personal information of our customers. **INFORMATION ABOUT FORMER CUSTOMERS** The privacy policies and practices described in this Privacy Disclosure also apply to our former customers. **PRIVACY PRACTICES OF THIRD PARTIES** Our website may feature links to third-party sites that offer goods, services, or information. We are not responsible for content or privacy policies or practices of any advertisers or linked sites of any third parties. We encourage you to review their privacy policy before providing them with any personally identifiable information. Third party sites may collect and use information about you in a way that is different from this policy. **ACCESS OR CORRECT YOUR INFORMATION** You can access most of your nonpublic personal information that we collect online and maintain at [www.greenmoneycard.com](http://www.greenmoneycard.com). You can correct factual errors in your nonpublic personal information by contacting us at the number or address listed above. **CHANGES TO THIS PRIVACY DISCLOSURE** We may change our Privacy Disclosure from time to time. We will provide current customers with a revised disclosure that describes the new practices as required by law. **SPECIAL NOTICE FOR CALIFORNIA RESIDENTS** In order to comply with California law, if our records with respect to your card indicate a California address we will not disclose information that we have about you outside of our family of companies, unless otherwise permitted by law. **SPECIAL NOTICE FOR VERMONT RESIDENTS** In order to comply with Vermont law, if our records with respect to your card indicate a Vermont address we will not disclose nonpublic personal financial information about you to nonaffiliated third parties, other than permitted by law, unless you authorize us to make that disclosure. Your authorization must be in writing or, if you agree, in electronic form. If we disclose information about you to nonaffiliated third parties with whom we have joint marketing agreements, we will only share information about your name, contact information, and our own transactions and experiences with you. **QUESTIONS** If you have any questions regarding this Privacy Disclosure, you can contact us at Green Money Card, PO Box 1680, Agoura Hills CA 91376.